

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☒ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☒ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-29050
Stephen and Danielle Hague Judge: JNP
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 10/1/18
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW Initial Debtor: /s/ SH Initial Co-Debtor: /s/ DH

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 657.00 per month to the Chapter 13 Trustee, starting on November 1, 2018 for approximately 47 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,960.00+300
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Taxes	Notice Only
State of New Jersey	Taxes	Notice Only

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Shellpoint Mortgage Servicing	Residential property located at: 2188 Megan Court Vineland, NJ 08361	\$6,201.80	none	\$6,201.80	\$1,117.47

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Nissan Motor Acceptance	2011 Nissan Rogue	\$13,664.17	\$10,800.00	None	\$10,800.00	5%	\$11,652.84
Ally Finance	2010 Chevrolet Equinox	\$17,847.00	\$11,000.00	None	\$17,847.00	5%	\$19,256.04

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0.00 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Nissan Motor Acceptance	2011 Nissan Rogue	\$13,540.00	\$10,800.00	\$11652.84	\$3,900.00
Ally Finance	2010 Chevrolet Equinox	\$17,847.00	\$11,000.00	\$19,256.04	\$425.00

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/1/18.

Explain below **why** the plan is being modified:

To change the length of the Plan from 36 months to 60 months based on decreased income.

Explain below **how** the plan is being modified:

To change the length of the Plan from 36 months to 60 months based on decreased income.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/1/18

/s/ Stephen Hague
Debtor

Date: 10/1/18

/s/ Danielle Hague
Joint Debtor

Date: 10/1/18

/s/Seymour Wasserstrum
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stephen J Hague
 Danielle K Hague
 Debtors

Case No. 17-29050-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Oct 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2018.

db/jdb +Stephen J Hague, Danielle K Hague, 2188 Megan Ct, Vineland, NJ 08361-2970
 517075712 Boscov's, PO Box 17642, Baltimore, MD 21297-1642
 517075719 +CBNA, 1000 Technology Dr, Fallon, MO 63368-2239
 517075720 +Citi Bank, P.O. Box 653095, Dallas, TX 75265-3095
 517075722 Citi Cards, PO Box 8113, South Hackensack, NJ 07606-8113
 517075721 Citi Cards, P.O. Box 183060, Columbus, OH 43218-3060
 517075727 +FNB Omaha, 1620 Dodge St., Omaha, NE 68197-0003
 517075733 +Nissan, P.O. Box 660366, Dallas, TX 75266-0366
 517075734 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
 517075736 +PMAB LLC, 4135 S Stream Blvd Ste, Charlotte, NC 28217-4636
 517075738 +Preferred Credit Inc, PO Box 1679, Saint Cloud, MN 56302-1679
 517075741 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 517732579 Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
 517732580 Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 01 2018 23:51:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 01 2018 23:51:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517075711 +E-mail/Text: ally@ebn.phinsolutions.com Oct 01 2018 23:50:49 Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004
 517111698 E-mail/Text: ally@ebn.phinsolutions.com Oct 01 2018 23:50:49 Ally Financial, PO Box 130424, Roseville MN 55113-0004
 517262844 E-mail/PDF: resurgentbknofications@resurgent.com Oct 02 2018 00:00:12 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517075714 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 00:00:22 Capital One, PO Box 85015, Richmond, VA 23285-5015
 517075713 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 00:00:08 Cap1/Boscv, PO Box 30253, Salt Lake City, UT 84130-0253
 517075717 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 02 2018 00:00:22 Captial One, PO Box 85147, Richmond, VA 23276-0001
 517075718 +E-mail/PDF: gecsedirecoverycorp.com Oct 01 2018 23:59:55 Care Credit, PO Box 981439, El Paso, TX 79998-1439
 517075723 E-mail/Text: mrdiscen@discover.com Oct 01 2018 23:50:50 Discover, PO Box 15251, Wilmington, DE 19886-5251
 517088077 E-mail/Text: mrdiscen@discover.com Oct 01 2018 23:50:50 Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
 517075725 E-mail/Text: bankruptcy.bnc@ditech.com Oct 01 2018 23:50:59 Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
 517185361 E-mail/Text: bankruptcy.bnc@ditech.com Oct 01 2018 23:50:59 Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
 517075726 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 01 2018 23:51:01 Fashion Bug, 745 Center Sreet, Milford, OH 45150-1324
 517075730 E-mail/Text: cio.bncmail@irs.gov Oct 01 2018 23:50:56 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
 517075731 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 01 2018 23:51:13 Jefferson Capital, 16 McLeland Road, St. Cloud, MN 56306
 517183753 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 01 2018 23:51:13 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
 517075732 E-mail/Text: bkr@cardworks.com Oct 01 2018 23:50:46 Merrick Bank, PO BOX 9201, Old Bethpage, NY 11804-9001
 517075735 E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 00:00:23 OLD NAVY, PO BOX 530942, ATLANTA, GA 30353-0942
 517220239 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 02 2018 00:00:09 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 517272565 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 02 2018 00:10:44 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
 517272332 E-mail/Text: bnc-quantum@quantum3group.com Oct 01 2018 23:51:05 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 517075739 +E-mail/Text: Supportservices@receivablesperformance.com Oct 01 2018 23:51:23 Receivable Performance Management, LLC, 20816 44th Avenue W, Lynnwood, WA 98036-7744
 517075742 E-mail/PDF: gecsedirecoverycorp.com Oct 02 2018 00:00:23 SYNCEB/Sleepys, PO Box 965036, Orlando, FL 32896-5000

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 43

Date Rcvd: Oct 01, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517075740 +E-mail/Text: bankruptcy@sw-credit.com Oct 01 2018 23:51:09 Southwest Credit Systems,
5910 W Plano Pkwy Ste 100, Plano, TX 75093-2202
517078241 +E-mail/PDF: gecsed@recoverycorp.com Oct 02 2018 00:00:23 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517090480 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 02 2018 00:00:00 T Mobile/T-Mobile USA Inc,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517185918 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 02 2018 00:00:13 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517075743 +E-mail/PDF: gecsed@recoverycorp.com Oct 02 2018 00:00:10 Walmart, P.O. Box 32896,
Orlando, FL 32896-0001

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517075715* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, PO Box 85015, Richmond, VA 23285-5015)
517075716* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, PO Box 85015, Richmond, VA 23285-5015)
517075724* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, PO Box 15251, Wilmington, DE 19886-5251)
517075729* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
517075728* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517075737* +PMAB LLC, 4135 S Stream Blvd Ste, Charlotte, NC 28217-4636

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2018 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Joint Debtor Danielle K Hague mylawyer7@aol.com,
ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor Stephen J Hague mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6